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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION**

**IN RE: Lonny N. Rhodes and
Rosanne Rhodes,**

Debtors,

**Lonny N. Rhodes and
Rosanne Rhodes,**

Plaintiffs,

vs.

First Community Bank,

Defendant.

**: Bankruptcy No. 03-29782
: Chapter 13**

**:
: Judge Glen E. Clark**

**:
: DEBTORS' RESPONSE TO
: ORDER TO SHOW CAUSE**

**:
: Adv. Proceeding No. 04-02164**

COME NOW Debtor Plaintiffs, Lonny N. Rhodes and Rosanne Rhodes, by and through counsel, and do hereby Respond to the Court's Order to Show Cause as follows:

1. Debtors' brought the above-captioned adversary proceeding in association with Chapter 13 Bankruptcy Case No. 03-29782. Debtors' filed said action for avoidance of a consensual lien by Trust Deed upon Debtors' principal residence which is real property.

2. Due to a clerical error, the deadline given for filing answers, objections, or responses to the Complaint was not properly calendared. As such, action in furtherance of the prosecution of the Complaint was also not properly calendared.

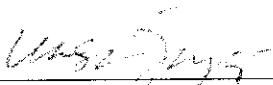


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3. A review of the Court docket shows that no answer, objection or response to the Complaint was filed with the Court or served upon Counsel prior to July 14, 2004. Furthermore, Counsel for Debtor Plaintiffs has received no response of any kind from defendant.

4. As such, on July 14, 2004, debtors filed their Application for Entry of Default and Default Judgment, Affidavit of Default and Request for Entry of Default, Certificate of Default, and Default Judgment in the above matter.

DATED this 14 day of July, 2004.



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